

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kurt Leslie Ferris
Debtor

Case No. 18-01909-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 318

Page 1 of 2
Total Noticed: 22

Date Rcvd: Aug 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2018.

db +Kurt Leslie Ferris, 2618 Brownstone Drive, Dover, PA 17315-3698
5057974 +Brownstone Manor, 600 Olde Hickory Road, Suite 100, Lancaster, PA 17601-4959
5057976 +CBNA / Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
5057977 +CBNA / The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
5057981 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas of PA, Attn: Bankruptcy Department,
290 West Nationwide Boulevard #5, Cincinnati, OH 45274-2537)
5057980 +Client Services, Inc., 3451 Harry S. Truman Boulevard, Saint Charles, MO 63301-9816
5057982 +EnerBankUSA, 1245 Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562
5057983 +KML Law Group, PC, BNY Mellon Independence Center, 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
5057984 +Lincoln Automotive Financial, 12110 Emmet Street, Omaha, NE 68164-4263
5057986 +Met-Ed / First Energy, 101 Crawford Corner Road, Building 1, Suite 1-511,
Holmdel, NJ 07733-1976
5057991 +Penn Waste, Inc., PO Box 3066, York, PA 17402-0066

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5057975 +E-mail/Text: notices@burt-law.com Aug 14 2018 19:07:17 Burton Neil & Associates,
1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600
5057979 EDI: CITICORP.COM Aug 14 2018 23:08:00 Citicorp, PO Box 20507, Kansas City, MO 64195
5057978 +EDI: CHASE.COM Aug 14 2018 23:08:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
5057985 +E-mail/Text: unger@members1st.org Aug 14 2018 19:07:15 Members 1st Federal Credit Union,
5000 Louise Drive, PO Box 40, Mechanicsburg, PA 17055-0040
5057987 +EDI: NAVIENTFKASMSERV.COM Aug 14 2018 23:08:00 Navient Solutions, Inc.,
Attn: Claims Department, PO Box 9500, Wilkes Barre, PA 18773-9500
5057988 +EDI: NFCU.COM Aug 14 2018 23:09:00 Navy Federal Cr Union, Attn: Bankruptcy, PO Box 3000,
Merrifield, VA 22119-3000
5057989 +EDI: NFCU.COM Aug 14 2018 23:09:00 Navy Federal Credit Union, PO Box 3000,
Merrifield, VA 22119-3000
5058116 +EDI: PRA.COM Aug 14 2018 23:08:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5057990 +E-mail/Text: bankruptcy@loanpacific.com Aug 14 2018 19:07:16 Pacific Union Financial,
1603 LBJ Freeway, Suite 500, Farmers Branch, TX 75234-6071
5057992 EDI: RMSC.COM Aug 14 2018 23:09:00 Synchrony Bank / Lowe's, Attn: Bankruptcy Department,
PO Box 965061, Orlando, FL 32896-5061
5057993 EDI: ECMC.COM Aug 14 2018 23:08:00 US Department of Education, PO Box 16448,
Saint Paul, MN 55116-0448

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Pacific Union Financial, LLC bkgroup@kmlawgroup.com
Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Paul Donald Murphy-Ahles on behalf of Debtor 1 Kurt Leslie Ferris pmurphy@dplglaw.com,
kgreene@dplglaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Kurt Leslie Ferris**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7495**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:18-bk-01909-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kurt Leslie Ferris

August 14, 2018**By the
court:**Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.